Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TPC0100 Cancer Insurance SERFF Tr Num: AEGL-125718186 State: ArkansasLH TOI: H07I Individual Health - Specified Disease SERFF Status: Closed State Tr Num: 39646

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: State Status: Approved-Closed

Only

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Author: Stephen Gwin Disposition Date: 07/18/2008

Date Submitted: 07/18/2008 Disposition Status: Approved-

Closed

Implementation Date Requested: 04/01/2009 Implementation Date:

State Filing Description:

General Information

Project Name: TPC0100 15% increase Status of Filing in Domicile: Pending
Project Number: 07CR1507 Date Approved in Domicile: 07/02/2008

Requested Filing Mode: Review & Approval Domicile Status Comments: The Date

Approved in Domicile was entered in error and SERFF will not allow it to be deleted. The filing in our domicile state of lowa is still pending.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 15%

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 07/18/2008

State Status Changed: 07/18/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This request is for a 15% rate increase on this policy form which is currently being sold, but the Company plans to cease sales of this form on December 31, 2008.

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

The enclosed actuarial memorandum displays nationwide experience history. An exhibit of Arkansas only experience is also enclosed. The number of policies as of 12-31-07 affected by this increase is 22,591 nationwide and 1,406 in your state.

This form has had one previous rate increase of 15% effective on the earliest possible modal premium due date following April 1, 2008 but in no case before a policy's first policy anniversary (the premiums for most of these policies are paid by payroll deduction, and some policies are in Section 125 plans that do not renew until January 2009).

Subject to your review and after 60 days notice to the policyholder, we plan to apply this increase to policies on the earliest possible modal premium due date following April 1, 2009 but in no case before a policy's first policy anniversary or until at least one year after its last rate increase. We applied for domiciliary state approval for a 15% rate increase on July 1, 2008.

Company and Contact

Filing Contact Information

Stephen Gwin, Actuary, Accident and Health sgwin@aegonusa.com 400 West Market Street (502) 560-3008 [Phone] Louisville, KY 40202 (502) 560-2140[FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

400 West Market Street Group Code: 468 Company Type: Life & Health

Insurance

Louisville, KY 40202 Group Name: State ID Number:

(502) 560-3008 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Fee Explanation: Our domicile state is not retaliatory on rate increase filings.

Per Company: No

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

COMPANY AMOUNT DATE PROCESSED TRANSACTION #
Transamerica Life Insurance Company \$50.00 07/18/2008 21485815

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted	
Approved- Closed	Rosalind Minor	07/18/2008	07/18/2008	

 SERFF Tracking Number:
 AEGL-125718186
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 39646

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Disposition

Disposition Date: 07/18/2008

Implementation Date: Status: Approved-Closed

Comment: We have approved a 15% level rate increase on the above referenced form to be implemented April 1, 2009. The approval is subject to the following

conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.

- 2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
- 3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Rate	Written Premium	# of Policy	Premium:	Maximum %	Minimum %	Overall %
	Impact:	Change for this	Holders		Change (where	Change (where	Indicated
		Program:	Affected for		required):	required):	Change:
			this				
			Program:				
Transamerica Life	15.000%	\$99,159	1,406	\$661,061	%	%	15.000%
Insurance Company							

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only

Limited Benefit

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Item Type Item Name Item Status Public Access Health - Actuarial Justification Approved-Closed No **Supporting Document** Arkansas experience Approved-Closed No **Supporting Document** Rate sheets Approved-Closed No Rate

 SERFF Tracking Number:
 AEGL-125718186
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 39646

Company Tracking Number:

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: TPC0100 Cancer Insurance

Project Name/Number: TPC0100 15% increase/07CR1507

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 15.000%

Effective Date of Last Rate Revision: 04/01/2008

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Premium:	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders		Change (where	Change (where
	Change:		Change for	Affected for this		required):	required):
			this	Program:			
			Program:				
Transamerica Life	15.000%	15.000%	\$99,159	1,406	\$661,061	%	%
Insurance Company							